# INSURANCE MEN DISCUSS LAWS

question of Taxation of Premiyms to Be Brought Before the Legislature.

it the fourth annual banquet of the otal Association of Life and Fire Unerwriters of Salt Lake City, held at the ammercial club last night, the question taxation of premiums was discussed. A bill is being prepared to be presented the legislature jointly by the fire and insurance men of Utah, the purpose which is the codifying of the insurance laws, increasing the rights of the te to control all the insurance of the te by the appointment of a commission of insurance, and the creation of of insurance, and the creation of insurance department in the state, continuance of the tax of 11/2 per

state, a law which is how in force.
R. W. Slean spoke to the question and defended the right of the state to levy the tax and disputed the logic and condusions of those who argued that a group was done to insurants by taxing the recognitions paid by them.

tter was read from President Ed-of the National Association of Life writers, and among other things he sed the removal of any taxation upon

oanquet was largely attended, and g the other speakers were: Gov-spry on the "Necessity of New In-ce Legislation;" "The Insurance Legislation, "Colonel George B. Squires; m. Laws," E. C. Ashton, and formal remarks by Mayor John S. rd. Judge W. H. King was ster, and presided with his usual

## WHEN KEENE WAS HIT HARD.

St. Louis Republic.)

he, "and rode to and from New York about their premises, every day on a little jerkwater road. One day the conductor, whom I knew well War on the H

buy the controlling interest in that road.
It took me a week to get it, and I had to climb for some of the stock. Then I threw out every official that had scorned me. I was just beginning to get back into me. I was just beginning to get back into the stock of the Rascals.

Fig. 1 is the stable fly—the one that

o hel; the helpless; to give opportunity actical and systematic.

Funds are urgently needed, and those the large green blow flies. contributing may be assured that the money will be judiciously expended where it will do the greatest good.
Contributions should be sent to M. H. laker, treasurer, at Walker Brothers'

Officers of the association are: Dr. T. Beatty, president; J. D. Wood, vice alker, treasurer.

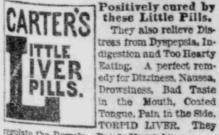
Other directors: Simon Bamberger, W. Mont Ferry, W. V. Rice, F. A. Druehl, Rev. E. I. Goshen, William H.

#### A TACTFUL CRESCENDO. (Harper's Weekly.)

In the province of Holstein," says a traveler who spends a good deal of his lime abroad. "where, of course, nothing is more important than the breeding of superior cattle, the country people are not only very thirty, but exceedingly fond of their cows, as may be gathered from a characteristic story current there.

"It appears that one farmer was walk." Why so downcast, friend?' asked the

for may well say so, pastor; but I break it to him gently.



tress from Dyspepsia, Indigestion and Too Hearty Eating. A perfect remn the Mouth, Conted Tongue, Pain in the Side, TORPID LIVER. They egulate the Bowels. Purely Vegetable.

SMALL PILL, SMALL DOSE, SMALL PRICE.

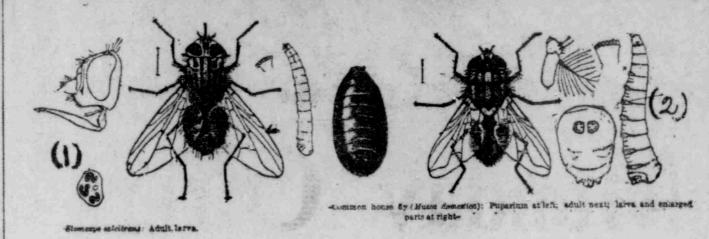
Genuine Must Bear Fac-Simile Signature (new Hood BECHEE CHROTITHTES.

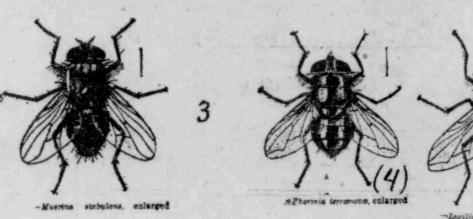
The business man who doesn't help his business through the use of press clippings out five years behind his com-s who do. In our own bureau and ough our connections we read every er in the world every day, and can p you informed on any subject,

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# WAR DECLARED ON HOUSE FLIES





BY J. H. PAUL.

The boards of health throughout the entire country are doing precisely what the local health authorities are seekthe local health authorities are seeking to do in this state—to arouse the people to a sense of the dangers they incur, through the diseases they invite, from toleration of the presence of the en "trimmed." common fly, Musca domestica, in their lused to live out in the country," said living rooms or, in fact, anywhere

## War on the House Fly.

salue of Liberty.

"I was roaring, raving, frantic mad.
when I got to New York my first call
was on the officials of the road. I wanted
that conductor fired. I had to interview
every cussed little petty official of the
to before I got to the road of the was on the officials of the road. I wanted that conductor fired. I had to interview every cussed little petty official of the road before I got to the president. Every one of them insulted me in the most judical way. When I got to the president I was a howling, ripping maniac. He listened to me for a moment and told his secretary to 'throw that ruffian downstairs'.

I wanted diseases of the intestinal tract are most usually carried to our food on the feet out the fig. The best remedy is to screen out the figs from the houses and to prevent the breeding of thousands by a covering of earth or to destroy the larvae by a little chloride of lime sprinkled over the breeding places. Flies that frequent places where filth and And the secretary would have done it, refuse are deposited are literally loaded too, if I hadn't beat him to it. As soon as with the germs of nameless plagues, I could get to my broker, I told him to The pictures show the house fly and

Fig. 1 is the stable fly—the one that placed state of mind when one day I saw a familiar face at the track to make the same and the stable fly—the one that bites, or rather stings, with its mouth parts. The house fly (fig. 2) does not standing, or a franc and a half if with other dependent upon them, for every shown just below it (fig. 3.) Both of the left strongly resemble the longed to us. The X., M. & Z. was a close to corporation, and we got you mad on purpose. We stung you good."

Salt Lake Charity Association.

Fig. 1 is the stable fly—the one that bites, or rather stings, with its mouth parts. The house fly (fig. 2) does not standing, or a franc and a half if with others dependent upon them, for every day the left strongly resemble the house fly occasionally bites. All that he has to do its to apply to work and not above 60 years of age. All that he has to do its to apply to the bureau, either directly or through his employer or his union, for an inpose, We stung you good."

Salt Lake Charity Association.

Fig. 1 is the stable fly—the one that bites, or rather stings, with its mouth parts. The house fly does not stable fly—the one that the track bites, or rather stings, with its mouth parts. The house fly does not stable fly—the one that the track bites, or rather stings, with its mouth parts. The house fly of an allowance of a franc if alone standing, or a franc and a half if with others dependent upon them, for every work and not above 60 years of age. All that he has to do its to apply to the bureau, providing he is able to work and not above 60 years of age. All that he has to do its to apply to work in winter through not fail with others dependent upon them, for every work in the death of my husband.

LOST—On Fifth East or corner of Sec. More of the work in the work in the work in the death of my husband.

LOST—A gray steel beaded purse, near in the the house fly occasionally be an allowance of a franc if alone and the figure of the parts. The house fly of the work in the much of the parts of the pa with translucent patches homselves; to protect the public from taken for a young house fly and has led mposition. In short, to make charity to the erroneous belief that flies grow after gaining wings. Fig. 4 is one of

# The Worst Immigrant.

A small fruit fly appears also in out of 23,087 flies collected by Howard in dining rooms in different parts of resident: J. B. Evans, secretary; M. H. were house flies. The Musca domestical wars from the country of the cou is very dangerous to the health of human beings in carrying the germs of typhoid fever and cholera to food supplies. It is an immigrant from Europe, and was probably brought over by the first colonists. This is the immigrant that has done more harm in America than perhaps all other importationshuman, animal or vegetable.

There Are Many Kinds. Flies are of so many species that they have never yet been catalogued. The number of known species up to 1868 was estimated at 20,800, and several hundred species per year are being appears that one farmer was walk-adly down the road one day when illage pastor met him. hundred species per year are being added to the list. All true files have two wings, membraneus, held horizontwo wings, membraneus, held horizontal and attached to the middle part of have a sad errand, pastor,' replied the thorax, transparent and not capable in my pasture, and I am on my wings, attached in the case of fourwinged insects to the rear portion of the thorax, are represented in the flies by a pair of small knobs called halteres I shall tell him first that it is her who is dead; and then, have ned the way for sadder news still, tell him that it is not his father,

This organ varies in structure in the or balancers; these become slender rods This organ varies in structure in the different species. It is usually folded up under the head, but when in use it s thrust out and opens into two rough, rasping lobes, used to scrape off bits of meat, bread, etc., and to lor up liquids. Horse flies and deer flies have mouth-They also relieve Dis- parts adapted to both piercing and

# Structure and History

A rather large head, a very flexible edy for Dizziness, Nausea, neck connecting with a hairy thorax, Drowsiness, Bad Taste a short conical abdomen, six stout legs with five-jointed feet ending in a pair of pincer claws, with a pair of hairy, sticky pads on each foot enabling a fly to walk upside down on the ceilingthis is the body structure that makes the fly a pre-eminent carrier of disease germs. For when it walks in infected filth, it cannot rid itself of the bacteria, though it industriously rids itself of all the dirt visible to its large compound eves and good eyesight. Bacteria are too small for flies to see; and for this reason many of them die from a disse caused by the fly fungus. Flies killed by this fungus may often be seen cold; but a few live through the winter in 1893 and again in 1906. Since then it to renew their race in spring. The in- has developed into an extremely intersect lavs its eggs on decaying manure, esting and useful institution. It is now and sometimes on exposed meat; though the large blue or green blow sponsible for the "fly-blows" in nearly same building and worked together. all cases. The larvae of the files (called They are under the direction and con-maggots) soon flatch and feed on this trol of a managing board, consisting of small barrel-shaped pupae, from which ed by the men who insure and three by

now considered, taken collectively, to Municipal council. Three of the direct-

stand at the very head of the insect flies, many of which attack man him-enemies of man. A noted authority re-self. The most dreaded of all is the marks that, allowing for the good ef-tse-tse fly of South Africa, which is of fected by the clearing away of animal sufficient power to close the exploration and vegetable impurities by many spe- of a region in which it occurs. The cies, and for the indirect advantage lesser inconveniences of wasted food caused by the known instances of a few and personal annoyances experienced caused by the known instances of a few others that assist in the pollination of plants, there remains a long list of direct injuries effected by the diptera. Without laying undue stress upon the formation of galls and other vegetable deteriorations caused by many species, there can be no doubt that the destructions of the dipteral species and personal annoyances experienced in temperate regions from fly larvae, gnats, midges, etc., and from the parasitic species, are aggravated in both warmer and more boreal countries to a dangerous extent, and have even been found directly prejudicial to life; while the facilities which the house fly affords day the conductor, whom I knew well shough to call by his first name, refused to accept my commutation ticket. I tried to pay my fare, and he wouldn't take the money. He dropped me off the train into six inches of the thickest, stickiest mud in six inches of the thickest, stickiest mud in the world. By the time I got to a road where I could hail a wagon, I had clods on my feet as big as the base of the refused to the number of the pay my feet as big as the base of the money. The reason is that the fly does not clean its feet. Wherever it goes it scatters numerous germs (bacterial), some of which may spread disease. This danger is much greater the number of the numbe

## INSURING YOUR JOB.

(Nineteenth Century.)

In April, 1891, there was opened in other, again, as treasurer. The actual Berne the first municipal bureau for insurance against unemployment the paid officials, the manageress and a world has ever seen. The bureau was sible to the directors both for what he organized on voluntary lines; any Swiss does himself and what is done by the subject might insure in it, but no one other officials. All the bureau officials, need insure unless he chose. Those who did not insure were required to good times to insure against unemploypay 40 centimes-a fraction less than ment in bad times. The insurance bu-4 pence-a month each into the bureau reau is open only to men, but the labor

only 1,366 francs. Thus, when in 1895 the time came for weighing the experiment in the balance, no one could claim that it had proved a success. Still there was a strong feeling that it must not be abandoned, as it might if worked differently prove a success in the future. It was bound to prove a success indeed, its managers claimed, if only the workingmen of all classes could be induced to throw in their lot together and insure against unemployment. As it was it was only the unskilled who insured, and even among the unskilled only those who were likely to be unemployed. This was proved by the fact that in the first year the bureau existed 61 per cent of the men belonging to it were out of be made compulsory, and as this was beyond the power of the municipality. government to frame a measure on the same lines as that on which the courts in co-operation with the state, insurance against unemployment on compulsory could be done, as he drew up for them

a compulsory insurance bill. The bill was received with enthusiasm and the minister of the interior announced his intention of adopting it as a government measure. He changed his tone, however, when he found that although the mass of the workers were in favor of it, the better paid among them were bitterly opposed to it, regarding it as an attempt to levy a tax on them for the benefit of their less well-to-do comrades. Besides, if it were the whole canton would be flooded with underpaid labor from other cantons, they said. The end of it was that the cantonal parliament, while expressing warm sympathy with the aim of the bill, decided that the subject with which it dealt was not ripe for

legislation. Meanwhile the Berne Voluntary Inon window panes surrounded by a surance bureau was pursuing the even cloudy substance. Other flies die of tenor of its way. It was reorganized joined to another and still more usefu institution, the Berne Municipal Labor another species entirely, are re- bureau, the two being housed in the A week later, these shrink into nine members, three of whom are electin another week the adult flies emerge. their employers, while three are ap pointed by the municipal council. These directors hold office for four years, and Though individually among the fee- at the end of every year they render bler members of insect orders, flies are an account of their stewardship to the

ors watch over the working of the insurance bureau; three over that of the labor bureau, while one acts as president, another as vice president, and anwork of the bureaus is done by three clerk. The manager is directly responwhether honorary or paid, carry on a regular propaganda to induce men in

the worthy but unfortunate to help the base of the abdomen, which is misthe worthy but unfortunate to help the base of the abdomen, which is misthe list because they did not pay their during the months of December, Janfees regularly. Of the remaining 354, uary and February, provided that he 216 were out of work in the winter and has been in work for at least six months frigerator, pictures, etc. applied for help. Work was found for in the course of the year; provided als fifty of them, and the 166 others re- that he has not lost his work through laziness, disorderly conduct or any othceived allowances. These allowances er fault of his own, and that he has autumn, and still another one, more amounted to 6,835 francs, while the fees not refused work offered to him on slender, on the window panes. And yet the men paid amounted to only 1,124 reasonable conditions. A man who is unemployed because he is unemployfrancs. The following year things were able, whether from illness of any other a little better, but only a little; for al- cause, cannot claim an allowance; nor though 126 new members joined the bu- can one who is out on strike, or wno reau, 67 names were removed from the list. In the course of the winter 226 of the insured were out of work, and 219 of them received allowances amounting to 9,584 francs, while the fees of all the insured together amounted to who are alone standing, and 2 frants for those who have others dependent on them; and for the remaining 30 days it is as much as the directors can arford to make it-anything from times to a franc and a half. If the directors refuse to grant a man an arat the end of 30 days below what ne thinks it ought to be, he may appeal against them to the court of trade. The unemployed elect two of themselves watch over their interests and see that each of them receives his due. The directors are bound to grant an

allowance to every member of the bu- 1909. reau who fulfills the conditions under which allowances may be claimed. As one of these conditions is, however, that the claimant must be out of work work. It was proposed, therefore, that through no fault of his own, they take insurance against unemployment should it for granted that every claimant is anxious to be in work, and therefore bebeyond the power of the municipality. fore giving him one penny they try Dr. Wassilieff appealed to the cantonal to find work for him. The manager of the insurance bureau, it must be remembered, is also the manager of of trade are founded, conferring on dis-trict authorities the right to organize, stant communication with all the employers of the canton as well as with the labor bureaus in the country lines. He even showed them how it He therefore knows to a nicety the

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state of the labor market, and can say at once where, if anywhere, work is to be had. And members of the insur-ance bureau are allowed to travel on all state railroads at half the usual fares when in search of employment. If he reports to the directors that there is no work anywhere, they apply to un municipal board of works to start at once some undertaking that would perhaps otherwise not be started until later. For they have an agreement with this board that all municipal work shall so far as possible be done in December. January and February and by members of the insurance bureau. Thus they have, as a rule, a fair amount of work to offer during these months, and any one who refuses it when offered for-feits of course his claim to an allowance. Allowances are granted, in fact, only in cases in which work cannot be provided and only until it can. The men who receive them are required to present themselves twice evsee if the manager has a job for them.

### DIED.

GATEHOUSE—At 631 West Third North street, Jan. 23, 1909, of old age, Susan B. Gatehouse, born April 6, 1835, in Funeral services will be held Monday at 11 a, m. from the funeral chapel of Joseph William Taylor, 21 South West Temple street. Friends are invited to

attend. Interment in City cemetery. WITZELL-At 419 East Seventh South street, of heart disease, Jan. 23, 1909, Roy E., son of Ernest G. and Minnle Haywood Witzell, born Nov. 17, 1800, in

Sait Lake City.

The funeral services will be held Tuesday at 2 p. m. from the Second ward meeting house. Friends are invited to attend, and can view the remains at the family residence on day of funeral from 12 to 1.20 colors. 2 to 1:30 o'clock. Interment in City cem-

M'KEE-In this city, Jan. 23, 1909, Mrs. J. B. McKee, at 287 East Fourth South street, aged 44 years. Funeral services from O'Donnell & Co.'s montuary chapel, 269-271 South West Temple street on Sunday at 2:30 p. m. Interment at Mt. Olivet cemetery. Friends invited.

GOODWIN-In Salt Lake City, Jan. 23, 1909, Hugh Goodwin, aged 38 years, a resident of Chicago, Ill. Remains at O'Donnell & Co.'s mortuary chapel. Notice of funeral later. Chicago papers

## FUNERAL DIRECTOR.

EBER W. HALL, Undertaker, Embalm er. 225 So. W. Temple. Both phones 1013

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# PERSONAL.

IMPORTANT—News of Claud L. Ture-man, by his mother, Mrs. A. Tureman, 307 Court. Pueblo, Colo.

# HAT FACTORY.

HATS blocked and retrimmed by an ex-pert. Fred Taylor, 24 East First South. Phone 1871-X.

# Notice.

NOTICE IS HEREBY GIVEN THAT the board of directors of the Washington Rock company, a corporation of Utah, has filed in the office of the undersigned, clerk of the district court of Salt Lake county, Utah, an application for the dissolution of that corporation. Any person having any objection thereto must file his written objections with the clerk of said court not later than February 7. of said court not later than February 1909. MARGARET ZANE WITCHER

(Seal) Clerk District Court, Salt Lake County, Utah. Date of first publication, Jan. 24, 1909.

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# HOWELL & KINGSBURY, geologists and mining engineers, 416 Atlas Block. Phone 2003.

ing very small diamonds; was in small black leather purse and dropped some-where between College Inn and Second South. Finder will receive liberal reward. No questions asked. Notify P. O. Box 678, LOST-Between Tuxedo apartments and

er; reward. Return to Herald office. LOST-Sunday, Jan. 17, on 4:39 p. m. dummy to Ogden, fur neck piece. Reward if returned to 66 I St.

LOST-One brindle Boston terrier; fe-male. Return to 36 K St. Reward. LOST-English smoke pup with white pots. Return to McCoy's Livery Stable.

LOST-A liver and white Llewellyn set-ter, with collar and name plate attached. Return to 927 South 4th West and receive

LOST-White French poodle, female; name Queen. Return to 296 Wall st.; re-ward will be given. R. A. Austin.

LOST-At Colonial theatre, Jan. 16, long brown fur. Return to Mrs. J. W. Eldredge, 66 E. 1st N. Liberal reward. LOST-On Ashton ave. car, bunch of teys. Return to Herald and receive re-

LOST-Small brown purse, Thursday night, on 2d East or 2d South. Finder may keep money. Return purse and keys to Fred Wilson, Schramm's drug store. LOST-Between the Oxford flats and Brigham Young monument, a child's gray fur collar. Call at Daynes Optical Co.

LOST-Plain black ribbon fob with gold locket; H. L. S. engraved on same. Find-er return to Herald. Reward. LOST-Gold navy pln with eagle, flag. etc., on it. Return to 223 W. N. Temple.

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SOCIETIES. BROTHERHOOD OF AMERICAN YEOMEN, homestead No. 1122, meets every Thursday evening at 3 o'clock in Federation of Labor hail, corner 4th South and State sis. William E. Jenkins, foreman. J. Everett Seely, Cor., 722 South 2d East st. Beil phone Main 526-K.

UTAH COMMANDERY No. 77, Knighs Templar. Stated conclaves held at Massonic temple, corner 2d East and 1st South the first Thursday of each month. So journing Sir Knights cordially invited tratend.

WM. M. RASH, E. C. E. O. LEATHERWOOD, Recorder.

A. A. S. RITE—The four co-ordinate bodies of the A. A. S. Rite of Freemason-ry hold stated meetings the third Thurs-day in each month at Masonic temple, corner 1st South and 2d East sts. Sojourning brethren invited.
LOUIS COHN, 22d Degree.
V. M. Jordan Lodge of Perfection No. 2.
T. M. SURBAUGH, 32d Degree.
W. M. James Lowe Chapter Rose Croix

JAMES H. BROWN, K. C. C. H. nander Salt Lake Council Kadosh S. D. EVANS, K. C. C. H. and K. Utah Consistory No. 1. CHRISTOPHER DIEHL, 33d Degree.

WASATCH LODGE No. 1, F. & A. M.-Regular meetings held at the Masonic temple, corner 2d East and 1st South, tha second Friday of each month. Members of sister lodges and sojourning bethren cordially invited.

H. C. GAW W. M. H. C. GAW, W. M. A. J. LOWE. Secretary.

MOUNT MORIAH LODGE No. 2, F. & A. M.—Regular meetings held at Masonia temple, corner ist South and 2d East, the second Monday of each month. Members of sister lodges and brethren in good standing are cordially invited to attend.

CHARLES I. DOUGLAS, W. M. CHRISTOPHER DIEHL. Secretary ARGENTA LODGE No. 3. F. & A. M.—Regular meetings held at Masonic temple, corner 2d East and 1st South, the first Tuesday of each month. Members of sister lodges and sojourning brethren cordially invited to attend.

E. D. HAMMOND. W. M.

M. C. PHILLIPS, Secretary. UTAH CHAPTER No. 1, R. A. M.—Stated convocations held at Masonic temple, corner id East and Ist South, the first Wednesday of each month. Sojourning companions cordially invited to attend E. P. SHERWOOD, H. P. M. C. PHILLIPS, Secretary.

MACCAPEES-Utonian tent No. 1 meets overy Wednesday evening at I. O. O. F. oall. Market st. Sojourning Sir Knights ordially invited. NAOMI REBEKAH LODGE No. 1 meets every second and fourth Saturday even-ings of each month in Odd Fellows' tem-ple. Market st.

SALT LAKE AERIE No. 67, F. O. E.—
Meets every Friday evening, corner 2d
South and West Temple sts. Club rooms
open from 10 a. m. to 12 p. m. every day.
M. W. BEAVER, Secretary.

# Delinquent Notice.

SILVER KING CONSOLIDATED MINing company of Utah. Principal place of business. Sa't Lake City. Utah. There are delinquent upon the following de-scribed stock, on account of assessment levied on the 4th day of December. 1995 the several amounts set opposite the the several amounts set opposite the names of the respective shareholders as

Joseph Basch Rosemary Draddy Mildred K. Draddy Ida M. King Henry Wildberg 169 Chas. E. Frank 146 Fergus Coalter 149 G. O. Goodwin 170 Pat Hegney And in accordance with law and the or-

HOUSECLEANING.

HOUSE and carpet cleaning, first-class work guaranteed. A. T. Priestley, 139 E. lst South. Beli 5218. In. 762

Both parcel of such stock as may be recessary will be soid at the office of the company, room 402, Atlas block, Salt Lake City. Utah, on the 30th day of January, 1902, at the hour of 3 o'clock p. m., to pay the with the cost of advertising and expenses of sale.

G. W. BROWNING, Secretary of Sale.